



2014 OPEN ENROLLMENT for New Hampshire Troopers Association Employees Health, Dental, and Flexible Spending November 22 - December 6, 2013

Employees are required to complete an Open Enrollment Form to add or remove dependents from coverage and/or add or remove (waive) benefits for themselves and their dependents during this period for their health, dental and/or flexible spending benefits.* The Open Enrollment form can be found at: <http://admin.state.nh.us/hr/benefits.html>

Health and Dental

*If you are unable to download and print this form, please contact your agency Benefit Representative for assistance. For a listing of Benefit Representatives by agency go to:

<http://admin.state.nh.us/hr/contacts.html>

Employees **MUST** provide enrollment forms and documentation to their agency Benefit Representative on or before December 6, 2013.

If an employee's enrollment form and supporting documentation is not received by December 6, 2013, plan changes **WILL NOT** go into effect.

If an employee adds a dependent to their coverage, the appropriate documentation **MUST BE** provided with the Open Enrollment form.

NEW Pharmacy Benefits Manager for 2014!

In a few weeks, a welcome letter from Express Scripts, Inc. (ESI) will be mailed to your home address that will include your new 2014 member ID cards and pharmacy benefit contact information. ESI replaces CVS/Caremark effective January 1, 2014.

Medical and/or Dependent Child Care Flexible Spending

If you wish to participate in the Flexible Spending Account program (medical and/or dependent child care) for 2014, you must make your election using the Open Enrollment form.

Life Insurance Enrollment Changes

For Plans 2-8 for Anthem Life Insurance employees must contact Anthem Life directly at 1-866-227-4005 or download the change form at: http://admin.state.nh.us/hr/life_insurance.html

Short Term Disability/Critical Illness/Accident Insurances

For voluntary benefit changes for Short Term Disability, Critical Illness and Accident Insurances, contact Employee Benefits Management directly at 1-800-639-4025.

Collective Bargaining Health Program Changes On-Site Informational Meetings

The Division of Personnel will hold on-site informational meetings in different locations throughout the State to present the Health Benefit Program changes to those affected by their ratified Collective Bargaining Agreements. At this time they are: All NEPBA, NHTA and Teamster employees and all Unrepresented employees. Should the remaining Collective Bargaining Agreements ratify before the end of the year, the Division of Personnel will schedule additional sessions if time permits. For a listing of scheduled meetings go to:

<http://admin.state.nh.us/hr/PlanDesignChanges.html>

Availability of Updated Summary Health Benefits Information due to Collective Bargaining

Choosing a health plan option is an important decision. To help employees make an informed choice, the State has made available a Summary of Benefits and Coverage (SBC), which presents important information about the State's health plan options. These updated SBC's include those changes Collectively Bargained that will be effective January 1, 2014. The SBC is available on the web at:

http://admin.state.nh.us/hr/open_open_enrollment_active.html

A paper copy of the SBC is also available, free of charge, by calling 603-271-3261.



New Health Rewards Program for 2014

The collective bargaining agreement contains a new health rewards program to be offered to New Hampshire Trooper Association employees in addition to the existing \$200 Health Reimbursement Arrangement for taking the HAT. The programs to choose from are:

1. Know Your Numbers (KYN) Health Screenings
2. Fitness and Nutrition Tracker
3. Special Campaign: Employee Health Education Program
4. Preventative Care
5. Flu Vaccine

Look for upcoming on-site informational meetings being held at agencies throughout the State that will explain this new program and provide details of how it all works!

2014 HAT Available on or after January 1, 2014

As always a step by step guide on how to take the HAT along with a new worksheet can be found at:

http://admin.state.nh.us/wellness/wellness_rewardprogram.html

If you would like to print your 2013 Well-Being Report to assist you with completing your 2014 Well-Being Assessment, you must do so by **December 31, 2013**. Follow these steps to print off your 2013 Report:

1. Visit www.anthem.com and enter your username and password in the "Member Log In" window, then click "Log In".
2. Click on the blue Health & Wellness tab at the top of the page, then click "Get Started" below the Healthy Lifestyles icon.
3. In your Healthy Lifestyles website, select the "Resources and Tools" then select "Assessments and Reports".
4. At the bottom of the "Assessments and Reports" page, select "View" to the right of the date indicating when you completed the 2013 Well-Being Assessment.

Please consider the environment and only print off the pages you'll need to help complete your 2014 Well-Being Assessment such as your Well-Being Score and Biometric Values.

Note: Your privacy in taking the Well-Being Assessment is something we take very seriously and is protected by law. Please see the Privacy Policy and Terms of Use by clicking on "[Learn More](#)" at the bottom of the Healthy Lifestyles website to learn how your privacy and security is guaranteed.

Rake in the savings this fall! COMPASS SmartShopper

Time to harvest some incentives and keep your healthcare costs down. Shop all of your non-emergency procedures with Compass. Don't forget to call each time you need a procedure in order to qualify for an incentive. Searches must be logged at least 24 hours prior to your appointment. Call or go online to Shop Smart and Earn Green!

www.compassmartshopper.com 800.824.9127

Share your experience with us [f](#) /compassadvisers [t](#) @compassadvisers

*You are receiving this as a member of the Compass SmartShopper program set up by your employer as part of your health benefit.



**Plan Design Changes
For NHTA Employees**

	Benefit		Current Coverage			Coverage Effective January 1, 2014	
Life Insurance	Plan 1 Life Insurance		\$20,000 for all full time employees (includes all unions and unrepresented employees (unclassified, non-classified, classified, and HR confidential)			\$25,000 for Unrepresented (unclassified, non-classified, classified and HR Confidential) employees, NEPBA union members and NHTA union members	
Dental Coverage	Benefit		Current Coverage			Coverage Effective January 1, 2014	
	Calendar Year Maximum (Coverages A, B, and C combined)		\$1,200			\$1,500	
	Fluoride Treatment		Once in a calendar year to age 18			Twice in a calendar year to age 19	
	Sealant application to carries-free permanent molar		Once in a lifetime per tooth, for children to age 15			Once in a three year period per tooth for children to age 20	
	Implant Services		Not Covered			Covered at 50% under Major Coverage after a \$25 Deductable	
	Preventative Cleanings		Twice (2) in a Calendar Year			Three Times in a Calendar Year	
	Employee Contribution		\$0 per pay period			\$2 Employee Only \$2 Employee + 1 \$2 Family (3 or more) Per pay period	
Health Coverage	Benefit	Current Coverage HMO	Coverage Effective January 1, 2014 HMO Plan	Current Coverage POS In-Network	Coverage Effective January 1, 2014 POS Plan In-Network	Current Coverage POS Out-of-Network	Coverage Effective January 1, 2014 POS Plan Out-of-Network
	\$200 Health Reimbursement Account (HRA) from Health Assessment Tool (HAT) Completion	Excludes eye exams and eyewear (glasses and contact lenses) for reimbursement	Includes eye exams and eyewear (glasses and contact lenses) for reimbursement	Same as HMO	Same as HMO	Same as HMO	Same as HMO
	NEW \$300 Health Rewards Health Promotion Incentive Program	N/A	If employees take the HAT-they will become eligible for up to \$300 in \$100 increments for completing 3 out of five health promotion incentive activities	Same as HMO	Same as HMO	Same as HMO	Same as HMO
		If an employee married to another State employee takes the HAT as the SPOUSE on the policy, the SPOUSE DOES NOT receive any incentive.	If an employee married to another State employee takes the HAT as the SPOUSE on the policy, the SPOUSE DOES receive an opportunity to qualify and collect up to \$300 in incentive.	Same as HMO	Same as HMO	Same as HMO	Same as HMO

Please note: Employee health benefits for active, represented employees are governed by their respective collective bargaining agreements. These agreements are subject to change. In the event of any conflict between this publication and the collective bargaining agreement, the collective bargaining agreement shall prevail. This document is intended to provide general information and is based on the collective bargaining agreement in effect as of January 1, 2014.

Plan Design Changes								
For NHTA Employees Continued								
Health Coverage Continued	Benefit	Current Coverage HMO	Coverage Effective January 1, 2014 HMO Plan	Current Coverage POS In-Network	Coverage Effective January 1, 2014 POS Plan In-Network	Current Coverage POS Out-of-Network	Coverage Effective January 1, 2014 POS Plan Out-of-Network	
	Routine Eye Exams	Adults 19 years of age or older 1 routine eye exam every 2 Calendar Years	Adults 19 years of age or older 1 routine eye exam every Calendar Year	Same as HMO	Same as HMO	Same as HMO	Same as HMO	
	Hearing Aids	Adults 19 years of age or older-No Coverage for Hearing Aids	Adults 19 years of age or older \$1900 per ear every 60 Months (5 years)	Same as HMO	Same as HMO	Same as HMO	Same as HMO	
	Walk-In Co-pay	N/A	\$30.00	Same as HMO	Same as HMO	N/A	Same as HMO	
	Chiropractic Care	20 Visits per Calendar Year	24 Visits per Calendar Year	Same as HMO	Same as HMO	Same as HMO	Same as HMO	
	In-Network Deductable	\$0	\$500 deductible narrowly applied to Inpatient stays, outpatient hospital or ambulatory surgery center surgeries, labs, and X-rays if procedures are not provided at a Site of Service Facility	Same as HMO	Same as HMO			
	Out-of-Network Deductable						\$150 Individual per calendar year	\$1000 Individual per calendar year
							\$450 Family per calendar year	\$2000 Family per calendar year
	In-Network Out of Pocket Maximum	\$500 Individual per calendar year	\$1000 Individual per calendar year	Same as HMO	Same as HMO			
		\$1000 Family per calendar year	\$1750 Family per calendar year	Same as HMO	Same as HMO			
	Out-of-Network Out of Pocket Maximum						\$1500 Individual per calendar year	\$3000 Individual per calendar year
							\$3000 Family per calendar year	\$6000 Family per calendar year
	Out-of-Network Coinsurance						20% Coinsurance-Individual \$1350 per calendar year	20% Coinsurance-Individual \$2000 per calendar year
20% Coinsurance-Family \$2550 per calendar year							20% Coinsurance-Family \$4000 per calendar year	
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